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CERTIFICATE OF PUBLICATION

From THE NEWS-POST

Frederick, Md.

SUBSTITUTED TRUSTEE'S SALE

OF VALUABLE
RESIDENTIAL REAL ESTATE
LYING IN THE
WALKERSVILLE ELECTION
DISTRICT, FREDERICK COUNTY,
MARYLAND

By virtue of a power of sale contained in a Deed of Trust dated March 21, 1962, unto John P. Cooney and James N. Wright, Trustees for Ryan Financial Services, Inc., David E. Aldridge having been appointd as Substituted Trustee, the undersigned Substituted Trustee will offer for sale at the courthouse door in the City of Frederick, Frederick County, Maryland on:

FRIDAY, AUGUST 27, 1982 AT 11:00 A.M.

all the hereinafter described real estate, to wit: Lot numbered twelve (12), block lettered "G" in a subdivision known as "GLADE MANOR, SECTION ONE" as per plat recorded in Plat Book 18 at page 69 among the Land Records of Frederick County, Maryland; being in the Walkersville Election District of Frederick County, Maryland; being also the same real estate conveyed unto Frank G. Emerson and Pamela G. S. Emerson, his wife, by Frederick County Developers, Inc., by Deed dated November 6, 1978 and recorded among the said Land Records in Liber 1078, folio 245, and being known as 9402 Daysville Avenue, Walkersville, Maryland.

This property is a modern, well constructed, well situated residential property of the split foyer type, being a frame structure with a brick front. The improvements three (3) bedrooms, two and one half baths (2½), air conditioning, hot air heat, and garage.

TERMS OF SALE: A deposit of ten percent (10%) of the purchase price will be required from the purchaser or purchasers on the date of sale in the form of cash, certified check, cashier's check or treasurer's check payable to the Substituted Trustee. The balance of the purchase price shall be paid within ten (10) business days of the ratification of sale by the Circuit Court for Frederick County, Maryland with interest to be paid on the unpaid balance of the purchase price from the date of public sale to the date of final settlement at the rate of nine and nine tenths (9.9) per annum. Taxes and other public charges and assessments shall be adjusted to the date of sale and assumed by the purchaser or purchasers.

All settlement costs and recordation costs including but not limited to the cost of any title examination required by the purchaser or purchasers, attorneys fee, stamps, transfer tax and recording charges shall be paid by the purchaser or purchasers. Conveyance shall be by a Substituted Trustee's Deed in regular form, without warranties, expressly or implied. The property herein in being sold subject to all Federal, State and County laws and ordinances which may affect the property and its use as well as all easements, restrictions, covenants, liens, encumbrances and other matters of record which may be superior to the Deed of Trust being foreclosed.

All the said property subject to the above Deed of Trust is being sold on an "AS IS" basis and the Substituted Trustee makes no representations or warranty regard to said property.

TIME IS OF THE ESSENCE.

Compliance with the terms of sale shall be made within the time of the aforesaid or the deposit shall be forfeited and the property resold at the risk and costs of the defaulting purchaser or purchasers. Substituted Trustee reserves the right to withdraw the property from sale at any time, to reject any and all bids and to resolve all disputes.

DAVID E. ALDRIDGE, Substituted Trustee 120 West Church Street Frederick, Maryland 21701 (301) 663-5191

G. Edward Dwyer, Jr.
Solicitor for Substituted Trustee
120 West Church Street
Frederick, Maryland 21701
(301) 694-7722
Martha Strawsburg
Auctioneer
15 North Court Street
Frederick, Maryland 21701
(301) 663-1555

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This is to certify, That the annexed headles will
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Per 15. 5. McKanzie